



# COVID-19 INSURANCE CONSIDERATIONS For Parishes

These guidelines address some insurance considerations arising due to specific additional risks and restrictions on movement resulting from the application of the government recommendations in relation to Covid-19. Please find below a list of frequently asked questions that a parish should consider to ensure that risks are adequately insured.

Please note that the answers below are based on discussions with our insurers but if you have any specific query please contact your church insurer and they should be able to provide you with specific advice and any other relevant conditions specific to your insurance policy.

❖ **Will my church and parish insurance premiums rise as a result of having to close due to Covid-19?**

We understand that premiums will not be adversely affected for existing policy periods, and upon renewal such closure, if continued, will not in itself attract any increased cost provided the closure is temporary. All buildings, whether temporarily closed or permanently unoccupied can be at greater risk from the likes of arson, escape of water and antisocial behaviour such as vandalism or theft and insurers normally restrict cover, apply additional conditions and charge higher premiums to reflect the increased risk of these.

❖ **There is a business interruption clause in the parish's policy, but our insurer is saying it doesn't cover pandemics. Is this right?**

Cover for business interruption or consequential loss is generally offered in the event of church closure due to damage from fire or other causes. Income loss due to closure arising from Covid-19 will not generally be an insured peril, as it will fall under the Force Majeure clause. Your insurer may be able to advise on your specific policy.

❖ **Our insurance policy doesn't cover a closed church. What should we do?**

The answer will depend on which insurance company your parish is insured with: for example, Ecclesiastical Insurance Office (EIO) have confirmed that their definition of '**unused/unoccupied**' relates to the situation where **the church is to close permanently or where the future use of the building is in doubt** and have told us they will not restrict their policy cover on a church which is temporarily closed as a direct result of the advice/instruction of Government on Covid-19, but please check with your own insurer for your specific circumstances

❖ **Our Parish Administrator is working from home using parish office equipment. Is this equipment covered under the parish insurance policy and are they covered for injury while working from home?**

Most insurance policies extend contents cover to include contents taken by employees to be used at the employee's homes, but where this is not the case, some insurers have extended their contents cover to include equipment used by employees in their homes due to Covid-19

In terms of injury, subject to the terms and conditions of the policy, both employers' and public liability policies provide an indemnity to the policyholder if they are held legally liable for accidental bodily injury or illness arising in connection with their business. Some insurers, have extended this cover to include working from home during the current Covid-19 pandemic.

Remember, if you have any specific queries in relation to your insurance policies then please contact your broker or insurer.

FURTHER INFORMATION FROM:  
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